

# SPOTLIGHT

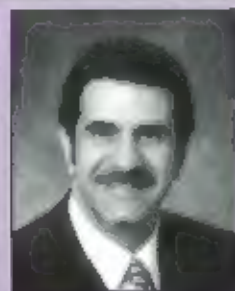
American Income Life & National Income Life • July 2003 • Volume 36 • Number 7

“ARE YOU **BUILDING**  
YOUR FUTURE WITH  
**QUALITY BUSINESS?**”



*Quality of Business*

# Achievement, Quality and Hawaii – Oh My!



FROM THE DESK OF:

**Roger Smith**  
President & Chief  
Marketing Officer of  
American Income Life

“Nothing feels better than setting a goal, attaining that goal and getting recognized for that accomplishment.”

The last few months have been exciting for American Income and National Income. In the June *Spotlight*, I gave you a couple of reasons why the environment at this Company has taken a tone of excitement, and I promised that before the year was out, I would give 10 or 20 more.

I want to start with some really amazing news. Back by popular demand is our **Six-Month Contest**. This is an excellent opportunity for many of you to put your production into overdrive, and, not only qualify to go to Atlantis next June, but to travel to Hawaii in February. If going to Hawaii is not something to get excited about, then I don't know what is!

This contest will run from July 1 to Dec. 31, 2003, and not only focuses on the quantity of business you turn in but the quality as well. For more information on the **Six-Month Contest**, turn to Page 20.

In step with the **Six-Month Contest**, this month we are focusing on what it takes to deliver quality business. Many of you do not have issues with quantity or quality, but it never hurts to check out and explore new techniques for improvement. Plus, boosting your quality could perhaps win you a trip to the tropical destination of Hawaii.

Like I have said time and time again, something – anything – is not worth doing if it does not benefit the policyholders, the Agents and the Company. Quality benefits all three. The policyholder wins because they are getting quality coverage and protection supported by a financially secure Company. The Agent wins in the form of renewals, and the Company wins through the establishment of solid customer loyalty. To find out how to boost your business quality, turn to Pages 12 and 13.

At American Income and National Income we want you to succeed. We understand that achievement and recognition are extremely important when it comes to motivation. Nothing feels better than setting a goal, attaining that goal and getting recognized for that accomplishment. Our goal is to implement incentives, like the **Six-Month Contest**, and systems, like the monthly bonus program, geared toward supporting your success. We succeed when you succeed.

However, it's more than that. Over the last three years it has been amazing to watch many of you evolve in your careers, and it has been a whirlwind of record-breaking months in both production and recruiting. Every one of you pushes hard and your efforts do not go unnoticed.

As we close out the third quarter and move into the fourth making our final push to \$100 million, remember that any achievement can easily be attained if we just tap into our resources, set goals and get excited! Here are a few more things to keep in mind when it comes to achieving success\*:

1. **Recognize your talents.** Knowing what your strengths are will help you build those characteristics and use them to your advantage.
2. **Stop working on your weaknesses.** Paying too much attention to your weaknesses takes time away from building your strengths.
3. **Clearly identify your goals.** Be specific when you set goals. Having a well-defined path makes it easier to accomplish your goals.
4. **Determine key success factors.** Take an inventory of what you need in order to succeed.
5. **Establish a board of directors.** Identify those people who will help you when you get stuck, and use them as a resource.

There you have it, three more reasons to get excited – achievement, quality and Hawaii – oh my! But don't worry; there is more yet to come because sometimes you might just find you get what you need.

Source: *National Underwriter*, May 19, 2003

## Dates to Remember

**Thurs., Aug. 21 to Sat., Aug. 23, 2003**

Leadership Development Seminar at the Home Office.

**Wednesday, Aug. 27, 2003**

All business and PR credits must be received in Waco to count for August production.

**Monday, Sept. 1, 2003**

The Home Office will be closed for the Labor Day holiday.

**Friday, Sept. 26, 2003**

All business and PR credits must be received in Waco to count for September production.

**Wednesday, Oct. 29, 2003**

All business and PR credits must be received in Waco to count for October production.

## Total Bonuses Paid Out

This month American Income paid out a total of \$551,389.05 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

Retention: 67.0%

Net to Gross: 78%

## Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.

## Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

## Founder's Club Outstanding Producers

Second Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Timothy Cruise	Scott Smith	12	\$75,539		78.1
Loren Cardwell	Marc Morton	1	48,127		79.3
James Dattilo	Marc Zipper	5	57,006		77.3
Fredrick Hadayia	Durhon Oldham	1	47,187		82.9
Gregory Siard	Durhon Oldham	1	50,046		81.6
Matthew Wolfanger	Durhon Oldham	4	59,199		81.3
Jin Zhou Zhao	Rick Allig	8	52,873		87.5

\*Percentage of Net to Gross

## Founder's Club Outstanding PR Representatives

Second Quarter

PR Rep	SGA	Times Qualified	Number of Cards/Groups
Brenda DiSomma	Eric Giglione	7	11,819 Cards
Charles Hill	Jatoff-Foti	1	13,351 Cards
Rona Pileggi Spano	Scott Smith	7	18,708 Cards

## AMERICAN INCOME LIFE

For over a full century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

## SPOTLIGHT

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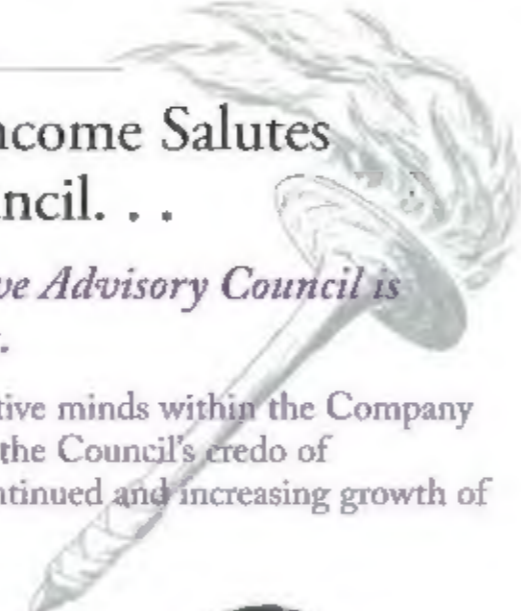
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Life Insurance Company

# American Income and National Income Salutes the Executive Advisory Council. . .

*Organized in 1999, the American Income Life Executive Advisory Council is comprised of our most outstanding State General Agents.*

AIL and NILICO Council members have some of the most innovative minds within the Company and represent the true spirit of success. Members are committed to the Council's credo of "Continuing the legacy, carrying the torch," thereby ensuring the continued and increasing growth of American Income in this new era.



**Rick Altig**



**David Cohen**



**Larry Geneser**



**Eric Giglione**



**Bill Jennings**



**Joseph Manone**



**Marc Morton**



**Durhon Oldham**



**Ali Shahrak**



**Scott Smith**



**Jim Surace**



**Tom Williams**

### Promoted To Supervising Agent

<b>Rudy Abalo</b> Janet-Son California	<b>Luis Costa</b> Eric Giglione New Jersey	<b>Rodolfo Gutierrez</b> Rick Altig Ontario	<b>Eric Leak</b> Ali Shahrak North Carolina	<b>Stephanie Palmer</b> Geneser-Geneser Missouri	<b>Joseph Snegon</b> David Cohen California
<b>Jason Abramowitz</b> Eric Giglione New Jersey	<b>Frederick Dagostino</b> Jim Surace Ohio	<b>Michael Hardy</b> Vlad Basov Texas	<b>Amy Longyear</b> Giglione-Brester Massachusetts	<b>Ron Parpara</b> Rick Altig British Columbia	<b>David Soland</b> Rick Altig Minnesota
<b>Jeffrey Aherm</b> Rick Altig Ontario	<b>James Dailey</b> Geneser-Geneser Missouri	<b>Omar Hashimi</b> Janet-Son California	<b>Theodis Lovelace</b> David Cohen California	<b>Craig Pedersen</b> Marcellus Adams Utah	<b>David Solomonov</b> Joshua Chalton Ontario
<b>Rachel Arenas</b> Rick Altig Washington	<b>Nerwood Davis</b> Ali Shahrak North Carolina	<b>Michael Herbert</b> Eric Giglione New Jersey	<b>Mathew MacCannell</b> Rick Altig British Columbia	<b>John Perrin</b> Williams-Williams Georgia	<b>Matthew Stock</b> Marc Morton Ohio
<b>Calin Balan</b> Vlad Basov Texas	<b>Vanessa Day</b> Rick Altig Washington	<b>Benjamin Hobbs</b> Rick Altig Ontario	<b>Brock MacKay</b> Alan Jennings Alabama	<b>Nasreen Rana</b> Rick Altig British Columbia	<b>Therica Stricko</b> Eric Giglione Pennsylvania
<b>Dartwon Barnes</b> Alan Jennings Alabama	<b>Adrian delRio</b> Janet-Son California	<b>Mary Hopson</b> Kevin Paslowski Texas	<b>Anthony Magram</b> Fane-Whitcomb Ohio	<b>John Rhodus</b> Jim Surace Ohio	<b>Kent Thrower</b> Chris Lalond Pennsylvania
<b>Timothy Barone</b> Marc Zippert Florida	<b>Mark Dowd</b> David Cohen California	<b>Tammara Johnson</b> Geneser-Bittman Illinois	<b>Chris Marrow</b> Williams-Williams Georgia	<b>Marcus Rich</b> Alan Jennings Alabama	<b>Ronald Trombetta</b> Chris Lalond Pennsylvania
<b>Ricky Bassley</b> Geneser-Bittman Illinois	<b>Nanda Duraisami</b> Rick Altig British Columbia	<b>William Johnson</b> Ali Shahrak Virginia	<b>David Masse</b> Rick Altig Alabama	<b>Camille Rodriguez</b> Eric Giglione New Jersey	<b>William Trotman</b> Marc Zippert Florida
<b>Erika Bonds</b> Geneser-Geneser Missouri	<b>Michael Elmer</b> Eric Giglione New Jersey	<b>Bruce Jones</b> Rick Altig Minnesota	<b>Thomas McDaniel</b> Kevin Paslowski Texas	<b>Michael Rondeau</b> Giglione-Brester Massachusetts	<b>Tung Truong</b> Vlad Basov Texas
<b>Paul Brown</b> Kevin Paslowski Texas	<b>Kathleen Flack</b> Marc Zippert Florida	<b>Jeanette Joshi</b> Geneser-Bittman Illinois	<b>David Miller</b> Eric Giglione New Jersey	<b>Richard Rose</b> Janet-Son Ohio	<b>Benjamin VanFossen</b> Scott Smith Michigan
<b>Willie Burks</b> Giglione-Brester Massachusetts	<b>Christian Fuhrer</b> Ali Shahrak North Carolina	<b>Rodney Kelly</b> Ali Shahrak North Carolina	<b>Matthew Moeddel</b> Rob Bolo Ohio	<b>Joseph Sabbat</b> Eric Giglione New Jersey	<b>Brian Weck</b> Eric Giglione New Jersey
<b>Anthony Cassidy</b> Tyone Conard Maryland	<b>Mohammed Gani</b> Rick Altig Oregon	<b>Nadia King</b> Aliq-Olivic California	<b>Brian Morse</b> Marc Zippert Florida	<b>Soudabeh Sarkarhussaini</b> Rick Altig Washington	<b>Anthony Weeks</b> Rick Altig Ontario
<b>Ronald Cannon</b> Geneser-Bittman Illinois	<b>Jose Garcia</b> Mark Hancock Indiana	<b>Farah Klirk</b> Marc Zippert Florida	<b>Saeideh Nessar Ali</b> Rick Altig British Columbia	<b>Donald Shuck</b> Mark Hancock Indiana	<b>Joel Whipkey</b> Guy Ruelle Vermont
<b>Dane Clay</b> Ali Shahrak North Carolina	<b>Harpreet Gujral</b> Rick Altig British Columbia	<b>Dennis Krueger</b> Jim Surace Ohio	<b>Anthony Owens</b> Bill Jennings Colorado	<b>Tony Smith</b> Geneser-Bittman Illinois	<b>William Whitaker</b> Rick Altig Montana
					<b>Bo Yang</b> Eric Giglione New York

### Promoted To General Agent

<b>Christopher Ausura</b> Eric Giglione New Jersey	<b>Robert Chava</b> Eric Giglione New Jersey	<b>Edwin Flores</b> David Cohen California	<b>John Hard</b> Vic Hancock Indiana	<b>Thomas Reddock</b> Kevin Paslowski Texas	<b>Kobie Samuels</b> Scott Smith Illinois
<b>Christopher Benjamin</b> Giglione-Brester Rhode Island	<b>Randy Clem</b> Geneser-Bittman Illinois	<b>James Feey</b> Ali Shahrak Virginia	<b>William Harris</b> Ali Shahrak North Carolina	<b>Brian Reidy</b> Mark Hancock Indiana	<b>Stefanie Sharp</b> Eric Giglione New Jersey
<b>Bernard Brown</b> Nick Paslowski Louisiana	<b>Mark Demone</b> Eric Giglione New Jersey	<b>Kevin Gallagher</b> Eric Giglione Pennsylvania	<b>Peter Lauwerier</b> Scott Smith Michigan	<b>Patricia Reilly</b> Ali Shahrak Virginia	<b>Gregory Siard</b> Darson Oldham New York
<b>Darline Cadet</b> Giglione-Brester Massachusetts	<b>Brenden Determann</b> Vlad Basov Texas	<b>Dean Goldstein</b> Eric Giglione New Jersey	<b>Robert Morton</b> Ali Shahrak North Carolina	<b>Jason Richardson</b> Giglione-Brester Massachusetts	<b>Eunice Smith</b> Matt Blument Maryland
<b>Matthew Cano</b> Geneser-Geneser Missouri	<b>Jon-Paul Dew</b> Giglione-Brester Massachusetts	<b>Jeffrey Haas</b> Guy Ruelle Vermont	<b>Damon Nivalga</b> Marcellus Adams Utah	<b>Michael Ritso</b> Eric Giglione New Jersey	<b>Suzanne Stenger</b> Eric Giglione New Jersey
<b>Gerald Cavanagh</b> Kevin Paslowski Texas	<b>Everett Elstak</b> Eric Neal Texas	<b>Lesley Habers</b> Ali Shahrak North Carolina	<b>Shaun Pope</b> Marcellus Adams Utah	<b>Lisa Roemer</b> Eric Giglione Pennsylvania	<b>Robert Wagers</b> Ali Shahrak North Carolina

### Promoted To Master General Agent

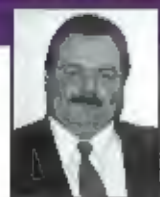
<b>Ronald Aiello</b> Kevin Paslowski Texas	<b>Michael Bromberg</b> Joshua Chalton Ontario	<b>Denard Cooper</b> Eric Giglione New Jersey	<b>Asif Javaid</b> Eric Giglione New Jersey	<b>Danielle Patch</b> Steve Hartman Nevada	<b>Jon Stant</b> Rick Altig Hawaii
<b>Thomas Alligood</b> Shandi Parekh South Carolina	<b>Steve Brooks</b> Geneser-Geneser Missouri	<b>Jay Flowers</b> Rick Altig Tennessee	<b>Scott Kangas</b> Rick Altig Minnesota	<b>Jim Read</b> Rick Altig Ontario	<b>Patrick Stenglein</b> Rick Altig Minnesota
<b>Fernando Amorim</b> Ali Shahrak North Carolina	<b>Joseph Callahan</b> Rick Altig Minnesota	<b>Eric Grier</b> Eric Giglione New Jersey	<b>Michelle Mihelic</b> Joshua Chalton Ontario	<b>Khari Samuel</b> Giglione-Brester Massachusetts	<b>Tomas Thundiyil</b> Scott Smith Illinois
<b>Justin Anderson</b> Marcellus Adams Utah	<b>Megan Christopher</b> Williams-Williams Georgia	<b>Eric Guinn</b> Ali Shahrak North Carolina	<b>Joseph Nosse</b> Steve Surace Ohio	<b>Stephen Saul</b> Eric Giglione New Jersey	<b>Philip Wiley</b> Ali Shahrak North Carolina



1. Rusty Jewell  
Merairie, LA



2. Marlon Underwood  
Woodridge, IL



3. Timothy Cruise  
Woodridge, IL



4. Nadia King  
Santa Rosa, CA



5. Jessie Crevoisier  
Camp Springs, MD



6. David Wang  
Woodridge, IL



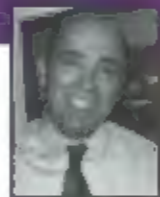
7. Allen Green  
Great Neck, NY



8. James Stallings  
Irving, TX



9. Angeles Ordas  
San Diego, CA



10. Richard DeLangis  
Rancho Cucamonga, CA

All Time Record to Beat  
Month: \$51,235 Net ALP Marlon Underwood

June Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Rusty Jewell	\$33,114	86		Rusty Jewell	Nick Nitkowski
2. Marlon Underwood	24,137		70.0	Marlon Underwood	Scott Smith
3. Timothy Cruise	20,233		79.6	Steven Jakubczak	Scott Smith
4. Nadia King	19,646	97		Sara Beckley	Altig-Orlovic
5. Jessie Crevoisier	19,418		75.8	Cathy Thompson	Tyrone Conard
6. David Wang	19,381		72.5	David Wang	Scott Smith
7. Allen Green	18,303		73.4	Lee Conti	Eric Giglione
8. James Stallings	18,195	96		Ronald VanWoesik	Vlad Basov
9. Angeles Ordas	17,608		73.0		Furer-Whittinghill
10. Richard DeLangis	17,278	100		Erik Graham	David Cohen
11. Ruben Soberanes	17,202		70.7	Doreen Ryan-Foti	Jatoft-Foti
12. James Dattilo	17,012		74.5	James Dattilo	Marc Zipper
13. Stephen Flecker	16,612		82.2	Jonathan Saluk	Eric Giglione
14. Gaurang Pandya	16,420		70.2	Margaret Harrison	Joshua Chalom
15. Tobias Jenkins	16,313	91			Wittenbach-Ostrovsky
16. Robert Ward	16,087	96		Kevin Thornburg	Geneser-Bitman
17. Steven Strong	15,864	95		Jim Bianchi	Durhon Oldham
18. Ronald Caskey	15,473	99		Thomas Young	Bill Jennings
19. Edward Neequaye	15,405	100		James Bailey	Geneser-Bitman
20. Michael Nowak	15,029	90		Jim Bianchi	Durhon Oldham

▲ Percentage of Net to Gross

All Time Record to Beat  
Year: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Rusty Jewell	\$165,288	86		Rusty Jewell	Nick Nitkowski
* 2. David Wang	125,157		72.5	David Wang	Scott Smith
* 3. Timothy Cruise	106,566		79.6	Steven Jakubczak	Scott Smith
* 4. Marlon Underwood	98,261		70.0	Marlon Underwood	Scott Smith
* 5. James Dattilo	86,522		74.5	James Dattilo	Marc Zipper
* 6. Matthew Wolfanger	84,924		81.3	Paul Rumbuc	Durhon Oldham
* 7. Russell Morris	78,367		82.6		Marc Zipper
* 8. Ruben Soberanes	76,759		70.7	Doreen Ryan-Foti	Jatoft-Foti
* 9. Abdulrazzaq Ahmed	76,066		70.4	Narinder Dhillon	Scott Smith
* 10. Samuel Christmas	74,892	84		Kevin Khadivian	Scott Smith
11. Jinzhou Zhao	74,693		89.8	Rob Hay	Rick Altig
12. Michael Nowak	74,663	90		Jim Bianchi	Durhon Oldham
13. Allan Gilbert	73,020		70.3	Brian Waller	Scott Smith
14. Frederick Hadayia	71,909		82.9	Steven Greer	Durhon Oldham
15. Stefan Reynolds	71,404	93		Lawrence Hauck	Steve Friedlander
16. Arthur Greene	69,665	87		Kevin Khadivian	Scott Smith
17. Karen McQuoid	68,251	96		Lawrence Hauck	Steve Friedlander
18. Zulfikar Bhukera	68,107		79.7	Michael Knapick	Scott Smith
19. Angeles Ordas	67,974		73.0		Furer-Whittinghill
20. Eddie Norman	67,609		80.4	Eddie Norman	Scott Smith

▲ Percentage of Net to Gross

**MONETARY DONATIONS**

**American Income & National Income**

- Contributed \$5,000 to the International Brotherhood of Teamsters' 100th Anniversary Celebration.
- Donated \$1,000 to the Labor Council for Latin American Advancement.
- Contributed \$9,527.76 to the UFCW to benefit the Leukemia & Lymphoma Society (see letter below).
- Contributed \$25,000 to Campaign for America's Future (see letter below).

**Ramin Kouladji Agency**

- Gave \$500 to the Cape Breton Building Trades Council.
- Gave \$1,000 to the Nova Scotia Federation of Labour.
- Contributed \$250 to the New Brunswick Licensed Practical Nurses' annual meeting.
- Contributed \$100 to the Sheet Metal Workers Union golf tournament.

**Chris Lafond Agency**

- Donated \$350 to the Pennsylvania Conference of Teamsters golf event.
- Contributed \$150 to the Johnstown Regional CLC/AFL-CIO Scholarship Fund golf tournament.
- Gave \$200 to the Unemployed Miners Fund District No. 2 golf outing.
- Donated \$100 to the Three Rivers Area Labor Management Committee.
- Contributed \$100 to the USWA District 10 picnic.

**Shashi Parekh Agency**

- Gave \$100 to the Fraternal Order of Police.
- Donated \$25 to the Plumbers & Pipefitters Local 421.

**Total \$43,402.76**

**OTHER DONATIONS**

**Chris Lafond Agency**

- Donated 520 lbs. of food to the Unemployed Miners food bank.
- Donated 900 lbs. of food to the Washington County food bank.

**Joseph Manone Agency**

- Participated in the Sheet Metal Workers golf outing.
- Made a donation to the UFCW Local 538 strike fund.

**Eric Neal Agency**

- Donated food goods to the San Antonio food bank.

**Shashi Parekh Agency**

- Presented a color television to the South Carolina Building Trades Association.
- Donated a DVD player to the Sheriff's Association.
- Contributed food to the laid off members of Machinist's Local 52.

**Wittenbach-Ostrovsky Agency**

- Presented a television to IBEW Local 733.

**Are You Behaving or Acting?**



FROM THE DESK OF:  
**Bernard Rapoport**  
Founder &  
Chairman Emeritus

**"If you have any desires to build a business, take these words to heart."**

I want to share with you my thoughts on business. I've always been thrilled at the prospect of building a business, and when I started American Income with \$25,000 of borrowed money, I never imagined that today it would be a billion dollar enterprise.

I think back to 1951 when I started building this Company and, thinking back, I'm not sure I knew what I was doing. It took me a while to catch on. As a result, we weren't doing well. I was working 24 hours a day thinking hard work was the only way to success – it is an essential ingredient but not the only way.

Having said that, I'm going to share a secret with you. The secret I discovered did not come from a business professor or CEO; it was motivation from a philosopher, Dr. Hannah Arendt. This piece of advice helped me change my attitude and sometimes that is the key catalyst to success. Hard work makes it possible, but your frame of mind makes all the difference.

If you take to heart and mind the significance of Dr. Arendt's quotation, it will do more in helping you create a successful career and/or business than anything else I know. I was not aware of her words when I started, but if I had been, the Company would have progressed more rapidly than it did in those early years. I not only would have been able to build the Company faster, but better. Interestingly enough, and remember this forever, there doesn't have to be any compromise to get there. Here are Arendt's thoughts:

"Most of the time, in the ordinary course of our lives, we are engaged in behavior. The things we do are predictable and in character. But once in a while, we stop behaving and begin to act. From the point of view of the neutral observer or the objective scientist, the difference may be hard to see. But to those of us who undertake to act, the difference is clear. We act when we cease to be determined by the past, when habit no longer defines what we do in the present and no longer reliably predicts what we will do in the future. We act, when we initiate, when we break

the chain of causation that binds the present and the future to the past; when we start a new line of causation, creating a situation that is inherently unpredictable."

I want to repeat: If you have any desire to build a business, take these words to heart.

Now that you've heard these words, translate them in your mind to that which is pragmatic, into what really works for those interested in building a company, a career or an Agency. In its early stages, American Income got off to a slow start. One thing I knew: Things were changing, primarily because the technological society fifty years ago didn't anticipate the so-called progress that has actually occurred. In my day, salespeople had to go door-to-door to make sales. That wasn't acceptable to salespeople later on. In view of this, companies had to provide leads and send out mailings and the lead return would be three-quarters of one percent or one percent or even one-and-a-half percent. For companies that had sufficient capital, that was no problem, but for small companies, struggling companies like ALL, the thought of duplicating that was not a possible consideration.

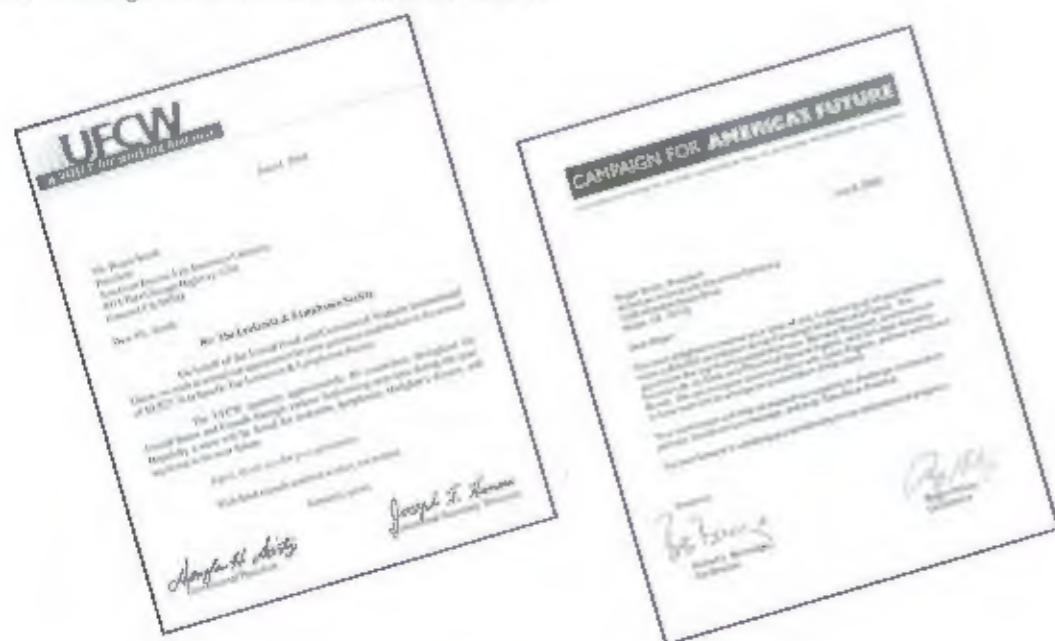
Knowing what Dr. Arendt said, it is easily recognized that these older, established companies were behaving, and they were doing business and growing. American Income was seeking, in the early days, to emulate what the big companies were doing.

Then one day, I awakened with a thought that if you're a minnow you don't go where the whales eat. I wanted to build a company; I really wanted to, and most especially, I wanted to build it with the "we" rather than the "I" approach. So here are these words that you want to have indelibly imprinted on your minds. Behavior, to repeat, was doing what the big companies were doing. Acting required that we conceive a new approach.

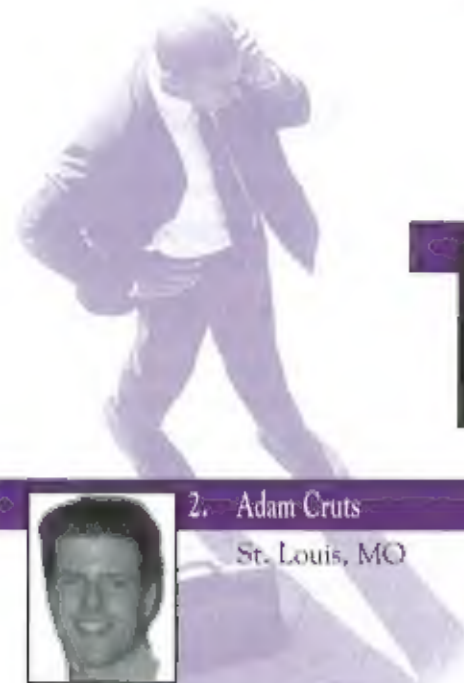
Because of my political background, I was very close to hundreds and hundreds of labor leaders. The doors of their offices were open to me and I engaged these unions in my philosophy. I said to the presidents or the business managers of these unions, "I'll tell you what I want to do. I want American Income to be a unique company. I want it to be a union company."

Taking that step meant that I was no longer just behaving but acting on an idea. That action is what has enabled us to translate \$25,000 into a billion – it wasn't behaving; it was acting! That's the secret.

So when things get rough, or tough or slow, think about it, are you just behaving or are you acting?



## SUPERVISING AGENTS



1. Mary Ann Gaelic  
Auckland, NZ



2. Adam Cruts  
St. Louis, MO



3. Arthur Greene  
Southfield, MI

— All Time Record to Beat —  
Month: \$43,409 1st Yr. Gino Tanzif

— All Time Record to Beat —  
Month: \$50,606 Net ALP Chad Roehrs

### June Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$28,915	\$25,311	95		3	Lawrence Hauck	Steve Friedlander
2. Adam Cruts	14,169	22,713	86		3	Scott Sonnenberg	Geneser-Geneser
3. Arthur Greene	13,491	24,863	91		7	Kevin Khadivian	Scott Smith
4. Lisa Smith	12,605	16,821	92		2	Michael Thomas	Robert Smith
5. Jeremy Pilotta	12,172	21,090	93		1	Leslie Taylor	Geneser-Bitman

— All Time Record to Beat —  
Month: \$124,726 1st Yr. Vladimir Opra

— All Time Record to Beat —  
Month: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$65,527	\$135,040	95		3	Lawrence Hauck	Steve Friedlander
2. Stefan Reynolds	58,451	106,358	99		3	Lawrence Hauck	Steve Friedlander
3. Todd Kubes	40,900	83,788	88		1	Sara Beckley	Altig-Orlovic
4. Chris Rose	34,429	70,437	86		3	Michael Hanson	Altig-Martyn
5. Noah Staker	34,314	68,359	85		1	Robert Biddle	Vic Hancock

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



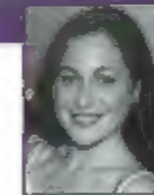
1. Shannon Richardson  
Swansea, IL



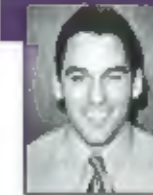
2. Brandi Cernohlavek  
Nashville, TN



3. Robert Dunn  
Columbus, OH



4. Elaina Bosco  
Ft. Lauderdale, FL



5. Benjamin Gibbs  
Swansea, IL

— All Time Record to Beat —  
Month: \$102,403 1st Yr. Eric Neal

— All Time Record to Beat —  
Month: \$111,262 Net ALP Eric Neal

### June Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Shannon Richardson	\$41,824	\$45,768		69.7	5	Joshua Robinson	Geneser-Bitman
2. Brandi Cernohlavek	34,669	34,669	98		5	Gina Samson	Rick Altig
3. Robert Dunn	30,893	38,381	97		6	Keith Zabrocki	Marc Morton
4. Elaina Bosco	30,809	38,398		72.7	5	William Cook	Tom Williams
5. Benjamin Gibbs	30,432	30,765	80		6	Leslie Taylor	Geneser-Bitman
6. Peter Athas	29,050	41,035		69.2	9	Samuel James	Wittenbach-Ostrovsky
7. Randy Clem	28,023	32,098	98		3	Kevin Thornburg	Geneser-Bitman
8. Robert Morrison	27,998	27,998	88		15	Timothy Simpson	Rick Altig
9. Jason Lausar	27,735	33,551	87		7	Matt Henderson	Marc Zipper
10. Cal Bogert	27,680	27,417	79		4	Patrick Shehan	Geneser-Geneser

— All Time Record to Beat —  
YTD: \$489,120 1st Yr. Eric Neal

— All Time Record to Beat —  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Benjamin Gibbs	\$157,660	\$194,608	80		6	Leslie Taylor	Geneser-Bitman
* 2. Lori Boynton	154,116	154,116		71.5	4	Sara Beckley	Rick Altig
* 3. Mark Reddington	139,802	173,727		70.9	4	Paul Rumbuc	Durhon Oldham
* 4. Shannon Richardson	127,728	172,193		69.7	5	Joshua Robinson	Geneser-Bitman
* 5. Tracey Johnston	127,391	148,254	78		4	Patrick Shehan	Geneser-Geneser
6. Hal Herman	114,974	183,750		74.6	2	Paul Rumbuc	Durhon Oldham
7. Robert Morrison	114,969	114,969	88		15	Timothy Simpson	Rick Altig
8. Eric Tutobene	114,957	164,736		75.2	3	Paul Rumbuc	Durhon Oldham
9. Maurice Davies	112,157	158,256		69.0	4	Roger Geering	Steve Friedlander
10. Peter Athas	110,788	159,151		69.2	9	Samuel James	Wittenbach-Ostrovsky

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

## Under Construction – Hard Hats Required

According to a recent *Sales Management Report*, "A five percent increase in customer retention can create a 75 percent increase in that customer's net value to your [business]." This is a powerful statement which evokes the question, "Are you building your future with quality business?"

More often than not, Producers overlook quality in building and managing their books of business. Quality, however, is what makes for more satisfied customers and higher renewals for the Producer. With this in mind, we have decided to give you some information on the importance of business quality.

Business quality, like any well-constructed house, is supported by well-laid groundwork. By groundwork we mean, utilizing your time wisely. Setting appointments and giving yourself plenty of time with each customer allows you to initialize quality from the moment you walk in the door. Don't rush your customers because you have failed to plan your schedule accordingly. This is an important decision that may take your prospects some time to process and think out.

After you have laid the groundwork, it is important that you prepare your presentation beforehand. Doing your research and having all the tools you need at your disposal will go a long way in creating credibility in the client's mind. For example, according to *Independent Agent*, an industry publication, 38 percent of customers look at an insurer's financial strength when considering a life insurance purchase. As a Producer, knowing this information allows you the opportunity to prepare for this by bringing up American Income and National Income's ratings during your sales presentation.

Once you have laid the groundwork and prepared your presentation, there are just a few more simple things to keep in mind when it comes to submitting quality business and creating customer loyalty:

**First, always emphasize a win-win attitude.** Put yourself in your customers shoes. When you can visualize what *you* would want if *you* were the customer, fitting a prospect's need becomes clearer.

**Second, select your customers carefully.** Building long-lasting relationships is what insurance is all about. This is why it is just as important for you to choose your customers as they have chosen you. There is nothing wrong with telling prospects that you are serious about building a relationship. When they know you're serious, they will be more willing to keep you as their partner.

**Simplify everything.** We have all heard the saying, "Keep it simple, stupid." Some laugh at the notion, but there is a lot of truth in that statement. The easier you make things for you and your customers, the more effective it becomes. Therefore, it may be worth your time to streamline your sales and service procedures.

**Finally, communicate clearly.** Be up front and honest with your customers. Customers want all the facts when making a decision – the good, the bad and the ugly. By being straightforward from the start, you are only getting that much closer to establishing a loyal customer.

"Forty-one percent of consumers 18 to 65 and older said they prefer one service provider when it comes to life insurance," states *Advertising Age*. What this means is, that if all the building blocks are present at the point of sale, many customers will be inclined to retain their relationship with that particular service provider. How about that for building quality?

\* Information taken from the *Sales Management Report*.



## A Bird's Eye View Agents One on One

Many people and experts can offer advice on submitting quality business, but no advice is as valuable as that which comes from your peers. Your peers are an excellent source of information. They have been there, done that, so to speak, and will often times let you know what works and what doesn't. Let's take a look at what these two outstanding Producers had to say about submitting quality business.



### Scott Remmey

Individual Producer  
Eric Gigliome Agency  
86.4 Percent Retention

"I work mostly at night. I usually have two to three scheduled appointments and I always make more appointments when I am in the field. I like working at night because it frees up my day to spend with my family, and it gives me plenty of time to spend with each customer. It may be a cliché at this point, but I plan quality time with every person I meet. I believe business quality starts from the moment you sit down to give your sales presentation.

The key to a good presentation is to teach your customers about insurance. It is important to educate them on the basics – term versus whole life. When clients understand what you're selling and you can show them the need, they are more likely to buy the product. Just as I said before, I believe quality starts at the point of sale – do it right the first time.

I have always set high standards for myself regarding quantity and quality business. Setting goals is important, and motivating. When people ask me how I achieve quality, I usually respond by saying, "The best way to ensure quality is to ensure your client is comfortable with the policy." When customers are comfortable and satisfied, they are usually assured they made the right choice.

My advice to new Producers is first, and foremost, believe in the products you are selling. Second, don't overestimate your prospect's insurance knowledge. It is up to you to educate them. Finally, be confident. When you are confident in yourself, your customers will be confident in you."



### Erik Graham

MGA  
David Cohen Agency  
78.1 Percent Retention

"I spend most of my time in the office interviewing and training. I believe training is an important component to establishing the importance of business quality. I explain to my Producers what their renewal potential is and can be. I also show them how to sell. That is why I like to spend at least two days in the field – selling and field training. I am a firm believer in leading by example.

We cover other topics in training that all go hand-in-hand with business quality. These topics include goal setting, underwriting, fitting a prospect's need and relationship building. In our business relationships are important. How we establish a relationship goes a long way towards establishing quality.

I tell my Producers to focus on five things when it comes to retention. First, start with an above average qualified prospect. Second, initialize the seven day call back. This is when a Producer calls back seven days after the sale to follow-up. Third, try to keep your retention as high above 80 percent as possible. Fourth, make a house call when and if the need arises, and fifth, commit to an annual review, or contact those customers you have sold in the past year to find out how things are going.

My advice to new Producers is to commit to a work ethic, remember follow-up is essential and lead by example. Good service doesn't happen over night but in time it happens. Not everyone is going to keep 100 percent of his or her business. However, when the time comes to save a policy, remember you didn't sell it over the phone so don't try to save it over the phone."



1. David Iriye  
Los Angeles, CA



2. Steven Greer  
Rochester, NY



3. Paul Rumbuc  
Rochester, NY



4. Ronald VanWoesik  
Irving, TX



5. John McCreary  
San Diego, CA

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

June Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. David Iriye	\$82,872	\$92,515		68.7	24	David Cohen
2. Steven Greer	81,702	87,721		75.7	11	Durhon Oldham
3. Paul Rumbuc	78,648	142,248		74.1	17	Durhon Oldham
4. Ronald VanWoesik	68,943	69,688		69.0	7	Vlad Basov
5. John McCreary	62,216	71,264		67.1	15	Furer-Whittinghill
6. Jim Bianchi	61,091	74,614		71.4	6	Durhon Oldham
7. Steve Foti	60,798	100,410		71.0	12	Jatolt-Foti
8. Thomas Young	57,384	60,736	86		10	Bill Jennings
9. William Cook	55,807	82,799		69.4	10	Tom Williams
10. Lawrence Hauck	53,097	59,361		71.4	11	Steve Friedlander

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$651,356	\$1,038,147		74.1	17	Durhon Oldham
* 2. Steven Greer	486,282	554,221		75.7	11	Durhon Oldham
* 3. Lawrence Hauck	411,527	481,109		71.4	11	Steve Friedlander
* 4. David Iriye	394,834	432,477		68.7	24	David Cohen
* 5. John Baldo	365,092	429,310	81		14	Giglione-Brister
6. Ronald VanWoesik	357,180	408,536		69.0	7	Vlad Basov
7. Joseph Diecedue	322,524	324,206		69.0	10	Nick Nitkowski
8. Marlon Underwood	321,811	498,126		67.0	13	Scott Smith
9. Steve Foti	293,488	513,517		71.0	12	Jatolt-Foti
10. Patrick Shehan	288,857	374,030		70.3	13	Geneser-Geneser

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
Rusty Jewell	Nick Nitkowski	\$3,973.68
Mary Ann Gaelic	Steve Friedlander	\$3,884.41
Marlon Underwood	Scott Smith	\$3,861.94
Timothy Cruise	Scott Smith	\$3,844.42
Stephen Flecker	Eric Giglione	\$3,322.58
Jessie Crevoisier	Tyrone Conard	\$3,301.15
David Wang	Scott Smith	\$3,294.83
Allan Green	Eric Giglione	\$3,111.53
Angeles Ordas	Furer-Whittinghill	\$2,993.52
Robert Olson	Scott Smith	\$2,907.98

Total Retention Bonus Paid Out: \$406,520.24 381 Producers Qualified

## Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Steven Greer	Durhon Oldham	\$7,130.36
Paul Rumbuc	Durhon Oldham	\$6,917.48
William Cook	Tom Williams	\$5,527.24
Lawrence Hauck	Steve Friedlander	\$4,829.60
Thomas Young	Bill Jennings	\$4,637.66
David Iriye	David Cohen	\$4,336.14
Erik Graham	David Cohen	\$4,171.01
John Baldo	Giglione-Brister	\$4,046.52
Ronald VanWoesik	Vlad Basov	\$3,959.46
John Bulecza	Marc Zipper	\$2,958.93

Total Leadership Bonus Paid Out: \$114,478.97 77 Manager Qualified

## PR Bonus\*

Qualifier	SGA	Bonus Amount
Rona Pileggi Spano	Scott Smith	\$4,274.96
Richard Meshulam	David Cohen	\$2,620.62
Brenda DiSomma	Eric Giglione	\$1,815.71
Laurie Onasch	Joseph Manone	\$1,631.05
John Wilkinson	Geneser-Bitman	\$1,249.30
Al Wall	Joshua Chalom	\$1,233.07
Brenda Swecker	Chris Lafond	\$1,202.56
Parminder Sihota	Rick Altig	\$1,157.04
David Blaisdell	Rick Altig	\$1,120.88
Leo VanDenBussche	Rick Altig	\$888.51

Total PR Bonus Paid Out: \$30,389.84 43 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



## Do You Know Big Mo?



FROM THE DESK OF:

**Bo Gentile**

Assistant Vice President  
National Recruiting

**"Only a leader can create momentum."  
— John Maxwell**

This year our sales force has set Company records for recruiting every month since January, and, in May, you set the all-time Company record with 413 codes in one month. Our recruiting efforts are beginning to show a return, and, by the end of July, you will have already coded more people in 2003 than in the entire year of 2000.

It is now taking only seven months to do what used to take twelve! This is an amazing step forward in recruiting for American Income and National Income.

In analyzing this sudden burst of recruiting, I have come up with several theories, but I believe one of the key factors contributing to our current growth is what John Maxwell calls the law of BIG MO otherwise known as the law of momentum.

*Webster's* defines momentum as, **any forward progress with ongoing motion, or the product of a body's mass and velocity.**

Knowing the definition of momentum allows us to define the law of BIG MO. The law of BIG MO is the forward progress of Agency growth through the power of momentum. Just as momentum is carried by movement or forward motion, your Agencies' growth is carried forward by recruiting.

The question remaining, after establishing this law of BIG MO, is, "Do you know BIG MO?"

Let's look at this from a different angle. We have all watched, or heard about, a circumstance when a sports team finds its momentum early in the game and carries it through to become victorious.

The same type of circumstance exists in your Agencies and in the development of Agent growth. This environment can be seen throughout the Company. Those Agencies that have momentum continue to grow and have seen success on the recruiting front. However, those Agencies who don't have a strong momentum have gone flat in the recruiting arena.

Therefore, the goal of those Agencies with momentum is to keep it going and possibly kick it up a notch. You know BIG MO but now make it your recruiting motto. To do that, you need to understand what the motivating factors are in your Agency. During your Agency meetings, focus on those motivating factors and promote those individuals who are implementing those factors and moving forward with their leadership skills.

If you are in an Agency that does not seem to know BIG MO, I would suggest reading chapter 16 in John Maxwell's book, *The 21 Irrefutable Laws of Leadership*. Once you have read that chapter or even the book, then review the accompanying video. It is also important to take the time needed to recognize what doesn't motivate, and decide what the best approach is to removing those obstacles. Whether it is changing a system or shaking up the hierarchy, it needs to be done to increase the recruiting activity in your office.

As a result of either having momentum or making changes to get momentum started, this process requires a strong leader and I know we have some strong leaders at American Income. Just remember, it takes a leader to create momentum, managers to carry it to the masses and followers to catch the movement.

Momentum is the most powerful ingredient you have within your Agency, and, if you can create a positive shift in the momentum, you will see the recruiting results through your Agency growth and the development of future leaders.

Get excited about recruiting, get to know BIG MO, and, I am sure, you will get what you need!

## American Income & National Income – Helping You Discover Your Leadership Potential

As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offers Leadership Development Seminars bi-annually to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting the largest class in Company history. Topics discussed will include:

- ◆ Making the Most of Your Opportunity
- ◆ The Recruiting Process
- ◆ "Opportunity Unlimited"
- ◆ Management Reports
- ◆ Lead Sources and Referrals
- ◆ Field Training
- ◆ The 21 Laws of Leadership
- ◆ Making Success Happen
- ◆ Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

The Aug. 21, 2003 seminar is currently full, however, the next seminar will be held in February 2004. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!



## STATE GENERAL AGENTS



Larry Geneser & Brandon Geneser

Category I	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
<b>Geneser-Geneser</b>	\$252,938	\$123,600	205	\$291,451	60		\$1,396,150	\$741,600	188	\$1,793,232
Rick Altig	880,877	596,400	148	1,342,779		67.8	5,014,054	3,578,400	140	8,116,807
David Cohen	224,690	192,000	117	324,129		71.1	1,025,723	1,152,000		1,701,428
Vlad Basov	129,000	123,600	104	164,179		71.3	694,969	741,600		1,000,589



Durhon Oldham

Category II	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
<b>Durhon Oldham</b>	\$220,896	\$84,000	263	\$304,037		74.5	\$1,374,039	\$504,000	273	\$1,685,717
Giglione-Brister	157,143	96,000	164	173,676		72.8	1,017,844	576,000	177	1,107,492
Tom Williams	93,543	84,000	111	194,807		67.4	439,616	504,000		1,043,089



Cindy Furer & Bob Whittinghill

Category III	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
<b>Furer-Whittinghill</b>	\$79,684	\$68,400	116	\$112,520		68.3	\$338,311	\$410,400		\$521,276
Marc Morton	72,826	68,400	106	114,214		70.4	551,097	410,400	134	840,107

## STATE GENERAL AGENTS



Nick Nitkowski

Category IV	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
<b>Nick Nitkowski</b>	\$162,847	\$56,400	289	\$172,667		67.1	\$873,877	\$338,400	256	\$695,996
Bill Jennings	124,818	56,400	221	154,885		70.5	537,761	338,400	159	727,912
John Akers	78,045	56,400	138	104,828	81		348,542	338,400	103	511,177
Steve Friedlander	72,561	56,400	129	98,571		71.7	659,545	338,400	195	875,604



Rick Altig & Alan Martyn

Category V	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
<b>Altig-Martyn</b>	\$78,045	\$44,400	176	\$110,807		67.9	\$411,540	\$266,400	154	\$585,564
Ramin Kouladji	69,400	44,400	156	92,175		68.4	299,144	266,400	112	463,753

# ARE YOU READY TO HULA?



WELL, GET YOUR HULA SKIRTS READY – OR TROPICAL SHIRTS IF YOU PREFER – WE HAVE SOME EXCITING NEWS! THE DESTINATION HAS BEEN CHOSEN AND THE CONTEST HAS BEEN SET. THE WINNERS OF THE NEW **SIX-MONTH PRODUCTION CONTEST**, WHICH RUNS FROM JULY 1 TO DEC. 31, 2003, WILL BE OFF TO THE SPECTACULAR ISLAND STATE OF HAWAII. EVERYONE HAS AN EQUAL OPPORTUNITY TO WIN, SO CAREFULLY REVIEW THE QUALIFICATION GUIDELINES PROVIDED BELOW. ALL WINNERS MUST QUALIFY BASED ON THE QUALITY AND QUANTITY OF BUSINESS, OR PRODUCTION, TURNED IN.



## SIX-MONTH PRODUCTION CONTEST QUALIFICATIONS

WINNERS (AND THEIR SPOUSE OR GUEST) WILL EARN A TRIP TO HAWAII. THE CONTEST IS BASED ON PRODUCTION **SUBMITTED TO THE HOME OFFICE JULY 1 THROUGH DEC. 31, 2003**. WE WILL USE THE MONTH END AP&P REPORTS FOR THE NET ALP EVALUATIONS. QUALIFICATION REQUIRES THE USUAL QUALITY FACTORS – NET TO GROSS FOR THE FIRST EIGHT MONTHS THEN RETENTION.

### AND THE WINNER IS...

#### TOP PR PERSON IN CATEGORY A, B, AND C

THIS IS BASED ON CARDS RECEIVED AND CREDITED JULY 1 THROUGH DEC. 31, 2003, OR GROUP APPLICATIONS RECEIVED AND PROCESSED DURING THOSE TIME FRAMES. TO COUNT AS A GROUP IT MUST HAVE A MINIMUM OF 50 MEMBERS AND A THREE PERCENT RESPONSE RATE SHOWING "CREDITED" ON HOME OFFICE RECORDS. THE CATEGORY C WINNER MUST HAVE A MINIMUM OF 5,000 CARDS SUBMITTED DURING THIS SIX-MONTH PERIOD TO QUALIFY.

#### TOP 15 PERSONAL PRODUCERS

THIS IS BASED ON PERSONAL PRODUCTION SUBMITTED IN THE CALENDAR MONTHS JULY THROUGH DECEMBER.

#### TOP SUPERVISING AGENT

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE SA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

#### TOP THREE GENERAL AGENTS

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE GA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

#### TOP THREE MASTER GENERAL AGENTS

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE MGA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

#### TOP RGA

THIS IS BASED ON TOTAL NET ALP SUBMITTED BY THE RGA'S AGENCY OF WHICH AT LEAST 50 PERCENT OF THE TOTAL NET MUST COME FROM FIRST YEAR AGENT BUSINESS JULY THROUGH DECEMBER.

#### TOP SGA IN EACH CATEGORY (I THROUGH V)

BASED ON HIGHEST TOTAL NET ALP PERCENT OF INCREASE – 2003 OVER 2002 – FOR JULY THROUGH DECEMBER PRODUCTION. WINNERS MUST BE AT 100 PERCENT, OR GREATER, OF MINIMUM STANDARD FIRST YEAR NUMBERS FOR THIS SIX-MONTH PERIOD.

**SPECIAL NOTE: AS STATED ABOVE, 67 PERCENT RETENTION OR 78 PERCENT NET TO GROSS (IF CONTRACTED LESS THAN NINE MONTHS) IS REQUIRED FOR ALL WINNERS.**

## What's Going on in Louisiana?

For over 20 years the State General Agents in Louisiana have provided a scholarship for union members who have children graduating from high school.

The *Emile J. Bourg Scholarship* competition is awarded to the senior who writes the best essay on a selected topic. The AFL-CIO selects the topic and winner. This year's topic was, "Why are politics important to the labor movement?" Jennifer Vrbaskovich of Kenner, Louisiana was the 2003 *Emile J. Bourg Scholarship* recipient. "She is now a part of a very prestigious group of young men and women, who have brought honor to themselves, and their families by receiving our \$1,000 scholarship," explains Nick Nitkowski, SGA.

From all of us at American Income,  
"Congratulations Jennifer, on a job well done!"



Pictured from left to right:  
Tiger Hammond, President  
IBEW Local 130;  
Mr. and Mrs. Vrbaskovich;  
Jennifer Vrbaskovich,  
scholarship winner;  
Nick Nitkowski, SGA;  
Patti Morgan, Public  
Relations; and Bill Boyle,  
Public Relations.

PR Manager

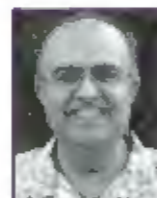


Debbie Enstedt  
Winnipeg, MB

Category A:



Rona Pileggi Spano  
Woodridge, IL



Parminder Sihota  
Burnaby, BC

Category B:



Laurie Onasch  
Menomonee Falls, WI



John Wilkinson  
Swansea, IL

Category C:



Kenneth Altizer  
Nitro, WV



Eileen Hanson-Kelly  
Charlotte, NC

2003 Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	21,291	Rick Altig
2. George Farenthold	4,138	Durhan Oldham
3. Charles Hill	2,814	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Rona Pileggi Spano	8,191	Scott Smith
2. Parminder Sihota	4,473	Rick Altig
3. David Blaisdell	3,885	Rick Altig
4. Brenda DiSomma	3,265	Eric Giglione
5. Erica Dalager	2,740	Rick Altig

Category B	No. Cards	SGA
1. Laurie Onasch	5,203	Manone & Altig
2. John Wilkinson	3,765	Geneser-Bitman
3. Mario Soljan	2,345	Steve Friedlander
4. Darrell Dorey	2,176	Ramin Kouladji
5. Brenda Swecker	1,794	Chris Lafond

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	Groups	SGA
1. Kenneth Altizer	14	Marc Morton
2. Eileen Hanson-Kelly	10	Robert Hughes
3. Mark Gagliardi	9	Jatoft-Foti
3. Rachelle Valdez	9	Marcellus Adams
4. Susan Fuldauer	7	Mark Hancock
4. Cheryl Cook	7	Dennis Ishler

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	123,056	Rick Altig
*2. Richard Meshulam	32,060	David Cohen
3. Charles Hill	25,579	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	27,708	Scott Smith
*2. Richard Meshulam	19,133	David Cohen
*3. Brenda DiSomma	18,081	Eric Giglione
4. Al Wall	16,681	Joshua Chalom
5. David Blaisdell	15,033	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	12,618	Manone & Altig
*2. John Wilkinson	12,208	Geneser-Bitman
*3. Malka Arony	10,723	Cohen-Hartman
4. Brenda Swecker	9,382	Chris Lafond
5. Irene Rurycz	8,095	Jim Surace

All Time PR Group Production Record

YTD: 514 groups Darrell Dorey

Category C	Groups	SGA
*1. Donald Spohn	35	Marc Morton
*2. Cheryl Cook	33	Dennis Ishler
*2. Kenneth Altizer	33	Marc Morton
3. Susan Fuldauer	31	Mark Hancock
4. Becky Cutler	30	Bill Jennings

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.



PARADISE ISLAND, THE BAHAMAS

# ATLANTIS

JUNE 3-6, 2004

